

# New Hire and Annual Enrollment Overview

*Annual enrollment gives you an opportunity to review your benefit options and enroll in a health plan or make changes if you desire.*



*If you want to keep your current GIC health plan, you do not need to fill out any paperwork. Your coverage will continue automatically.*

## NEW EMPLOYEES

### ***Within 10 calendar days of hire***

*See your GIC Coordinator or the GIC's website for coverage effective date details.*

#### ***You may enroll in\*:***

- Basic life insurance

#### ***One of these health plans:***

- Fallon Community Health Plan Direct Care
- Fallon Community Health Plan Select Care
- Harvard Pilgrim Independence Plan
- Health New England
- Navigator by Tufts Health Plan
- NHP Care (Neighborhood Health Plan)
- UniCare State Indemnity Plan/Basic
- UniCare State Indemnity Plan/Community Choice
- UniCare State Indemnity Plan/PLUS

- Optional Life Insurance
- Long Term Disability (LTD)
- GIC Dental/Vision Plan for managers
- Health Care Spending Account (HCSA)
- Dependent Care Assistance Program (DCAP)
- Pre-tax or post-tax Basic Life and Health Insurance premium deductions

#### ***By submitting within 10 days of employment...***

- GIC enrollment forms; and
- Required documentation for family coverage as outlined on the *Your GIC Records* section of our website (if applicable) to your GIC Coordinator

**NOTE:** Current employees who lose health insurance coverage elsewhere may enroll in GIC health coverage during the year with proof of loss of coverage. See your GIC Coordinator for details.

## CURRENT EMPLOYEES

### ***During annual enrollment***

***April 14-May 16, 2008***  
***for changes effective July 1, 2008***

#### ***You may enroll in or change your selection of\*:***

- Basic life insurance

- GIC Dental/Vision Plan for managers

#### ***You may apply for\*...***

- Long Term Disability (LTD)
- Optional Life Insurance (*or anytime during the year*)
- Health Insurance Buy-Out
- Opt in or out of Pre-tax Basic Life and Health Insurance Premium Deductions

#### ***By submitting by May 16...***

*GIC enrollment forms to your GIC Coordinator*

*\*See pages 20-23 and 25 for eligibility and option details.*



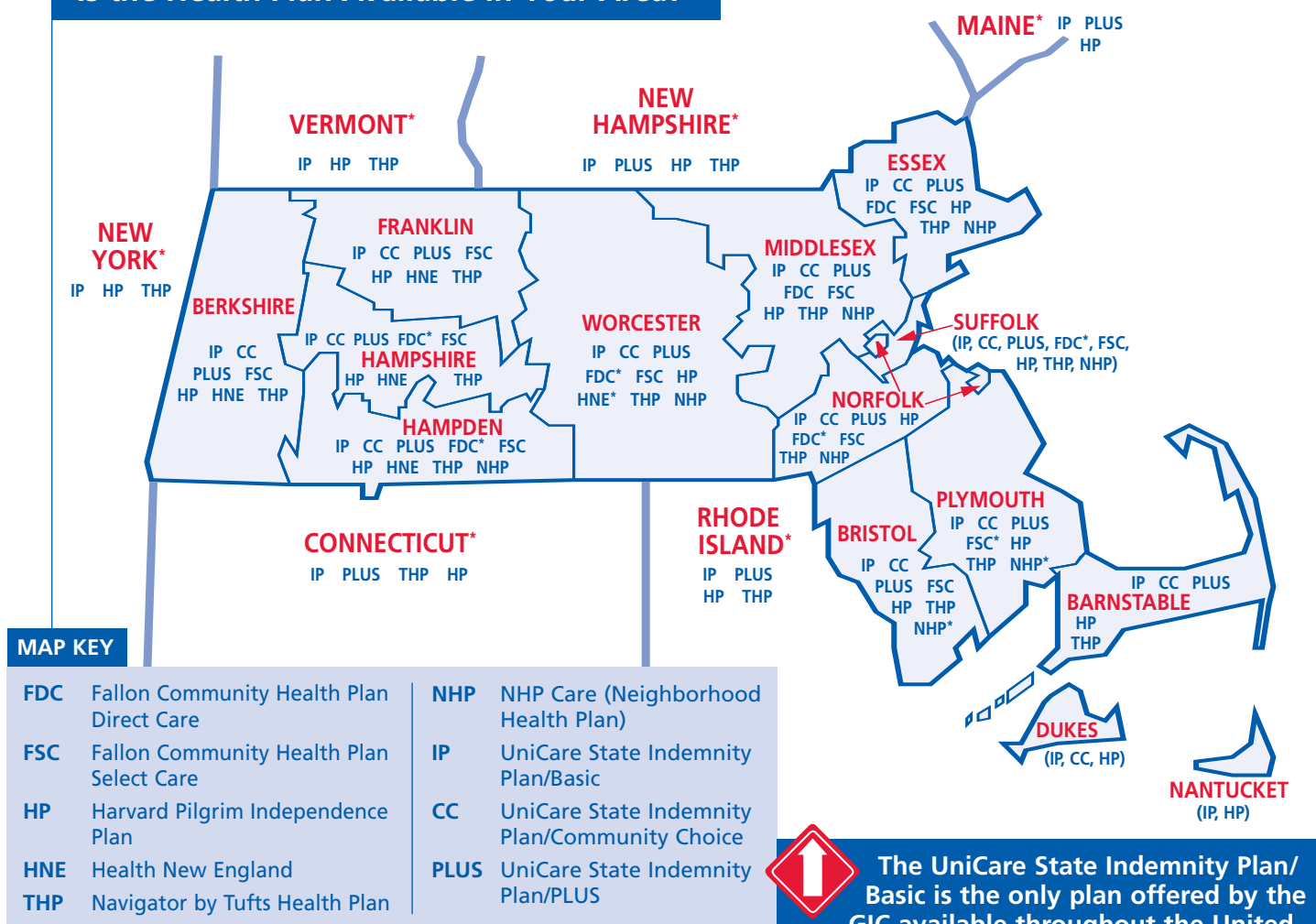
**Once you choose a health plan, you cannot change plans until the next annual enrollment, unless you move out of the plan's service area.**

***Enrollment and application forms are available on our website: [www.mass.gov/gic](http://www.mass.gov/gic) and through your GIC Coordinator.***

## Weigh Your Options During Annual Enrollment

- Determine which plans you are eligible for: See the map below for health plan locations and each health plan page for eligibility details.
- Review the health plan pages 11-19 for an overview of your health plan options, their structure, and most frequently used service co-pays and deductibles. Weigh the following:
  - Are there out-of-network benefits and do you need them?
  - Do you prefer having a Primary Care Physician who is required to coordinate your care?
  - Monthly rates (see page 9).
- Contact the health plans you are considering to find out:
  - Information on other health plan benefits that are not described in this guide
  - If your doctors and hospitals are in the network
  - Which co-pay tiers your doctors and hospitals are in
- Attend a GIC health fair and see the GIC's website for additional information (See pages 26 and 27).

### Is the Health Plan Available in Your Area?



\* Plans may not be available in every city and town in this county or state. Call the plans for their specific city and town coverage.

**↑** The UniCare State Indemnity Plan/Basic is the only plan offered by the GIC available throughout the United States and out of the country.